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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.:

10/047,577

Conf. No.:

4673

Filing Date: 1/15/2002

Art Unit:

3629

Applicant:

Davies et al.

Examiner:

Nguyen, T. D.

Title: SEPARATION OF DUTIES FOR

Docket No.: CHA920010007US1 (IBMC-0025)

BUSINESS PROCESS RISK

MANAGEMENT

COMMISSIONER FOR PATENTS

DESTINATION FACSIMILE NUMBER:

703-872-9306

Transmitted herewith is:

After-Final Amendment in 11 pages

in the above identified application.

- No additional fee is required.
- The Commissioner is hereby authorized to charge and credit Deposit Account No. 09-0469 (IBM) as described below.
 - Credit any overpayment.
 - Charge any additional fee required.

DATE: January 13, 2005

CERTIFICATION OF FACSIMILE TRANSMISSION

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> Jennifer Desbiens (Person transmitting this correspondence)

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REPLY UNDER 37 CFR 1.116 EXPEDITED PROCEDURE TECHNOLOGY CENTER 2811

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23550

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SEPARATION OF DUTIES FOR

BUSINESS PROCESS RISK MANAGEMENT

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AFTER-FINAL AMENDMENT

Sir:

I. INTRODUCTORY COMMENTS

In response to the final Office Action of December 7, 2004, please amend the abovereferenced patent application as follows: